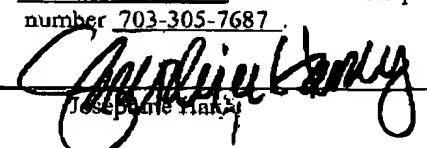


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Spielmann *et al.*
Serial No. : 09/545,381
Filed : April 7, 2000
Title : Method and System for
Managing Risks
Group : 3623
Examiner : Beth Van Doren

CERTIFICATE OF FACSIMILE
TRANSMISSION UNDER 37 CFR § 1.8

I hereby certify that this paper is being filed with the
United States Patent and Trademark Office by facsimile
transmission on October 31, 2002 to facsimile telephone
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Signature: 

Assistant Commissioner for Patents
Washington, DC 20231

REQUEST FOR MISSING PAGE

Sir:

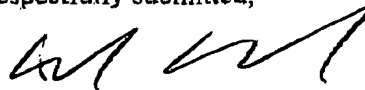
Applicants received an Office Action dated October 18, 2002 in the above-identified application, but Page 12 of the Examiner's Detailed Action was missing. (Applicants received two copies of Page 13.)

Applicants respectfully request that Page 12 of the Office Action of October 18, 2002 be mailed or faxed to Applicants in order that we may complete our review of the Examiner's Detailed Action. Applicants address and fax number are indicated below.

Applicants do not believe that a fee is due for this request. However, if there is a fee, the Commissioner is authorized to charge any fee required to Skadden, Arps, Slate, Meagher & Flom LLP Deposit Account No. 19-2385.

Date: October 31, 2002

Respectfully submitted,



Andrew F. Strobert

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